



Terms and Conditions Governing DBS Renovation Loan X Home Loan – 3.88% p.a. Renovation Loan (“Promotion”)

1. Promotion Period: This Promotion runs from 3 March to 31 May 2025.

2. Eligibility: This Promotion applies only to new renovation loan taken up to finance the renovation of a residential property in Singapore (“Renovation Loan”).

3. Qualified Criteria: To qualify, applicants must meet ALL the following criteria by the disbursement date:

- **Application and Disbursement:** Successfully complete and submit the online Renovation Loan application (including all required documents) during the Promotion Period, with loan disbursement completed by 7 June 2025.
- **Loan Tenure:** 5-year (60-month) loan tenure is required.
- **Promotion Code:** Enter "RLHL" in the referrer field in the online application. This code can be added after existing referrer codes.
- **Existing DBS Home Loan:** DBS Home Loan must not be in delinquent status at the time of application of the Renovation Loan.
- **Minimum Loan Amount:** \$20,000

4. Promotional Interest Rate: Eligible applicant will receive a 3.88% p.a. interest rate on their approved Renovation Loan.

5. DBS Home Advice Specialists Referrals: 1st 20 customers with Renovation Loans approved and referred by our Home Advice Specialists during the campaign period will receive a free Ninja Food 11-in-1 Multi Cooker - OP350 (Retail Price: S\$558.00).

6. Non-Transferable: This preferential interest rate and/or gifts are non-transferable, non-assignable, and non-exchangeable for any other items.

7. Early Redemption: Cancellation fees of 1% apply if the Renovation Loan is cancelled or fully redeemed before the loan maturity date.

8. DBS/POSB retains the sole discretion to determine applicant eligibility for this Promotion.

9. DBS/POSB's decisions regarding this Promotion are final and binding. No correspondence or appeals will be considered. In case of discrepancies between these terms and conditions and any promotional materials, these terms and conditions will prevail.

10. DBS/POSB reserves the right to suspend or terminate the promotional interest rate if any applicant's representations prove untrue or if any term of this Promotion is breached. In such cases, the prevailing interest rate will apply, and the applicant will be liable to repay the difference between the promotional and standard rates, plus any losses incurred by DBS/POSB.



11. DBS/POSB reserves the right to terminate this Promotion, or modify these terms and conditions at any time without prior notice. This includes changes to eligibility criteria and promotion period.

12. By participating, you consent to DBS/POSB's collection, use, and disclosure of your personal data to third parties for promotional purposes, in accordance with the DBS Privacy Policy found at www.dbs.com/privacy.